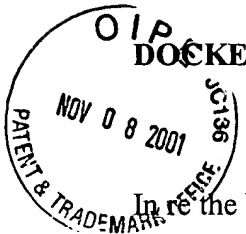


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DOCKET NO. CITI0049-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

James ZEANAH, et al.

Group Art Unit: 2122

U.S. Serial No.: 09/323,210

Examiner: Ingberg, T.

Filed: June 01, 1999

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

RECEIVED

NOV 13 2001

Technology Center 2100

Commissioner For Patents
Washington, D.C. 20231

AMENDMENT

Sir:

Responsive to the Office Action mailed October 2, 2001, please amend the above-identified application as follows.

IN THE CLAIMS:

Please add the following claims 108-111:

108. (New) A system for delivering services from a host site to a remote device, comprising:

a mini-app dialog component that receives a request for a service function from the remote device;

a transaction executor component instantiated by the mini-app dialog component to perform the requested service function; and

a rule broker component that selectively procures business rules from various sources in reply to rule queries from the mini-app dialog component and the transaction executor component.

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02 FC:102

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